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**To:** Ombudsman Washington  
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**Subject:** Wal-Mart Application

Hi,

I am Sherry Menser and currently employed at a Wal-Mart accounting office. During all the testimony about the Wal-Mart Application has anyone considered another money savings item for Wal-Mart as a result of having their own bank?

Lay-off's! There is already a plan in the works to re-organized all Wal-Mart accounting offices. In our office a good percentage of them are older women with health problems who will be unable to work in other areas of the Wal-Mart store.

What huge savings to Wal-Mart because these Ladies will have to leave and will take their health care problems with them. Wal-Mart will not care that the associates have many years with them and because each location has nine or less employees in each department the company will not have to abide by any worker displacement laws.

They are giving the responsibilities that are left to younger more active employees. Can anyone help us?

Sherry Menser